

# CALIFORNIA DEPARTMENT OF INSURANCE

## 2005 Homeowners Premium Survey

### Available Discounts

The following discounts are available from each insurer as indicated below. For specific coverage questions, please contact the individual companies.

Insurance Company	Available Discounts - Part 1				
	Automatic Sprinklers	Claim Free on Renewal	Dead-Bolt Locks	Earthquake Retrofit	Fire Resistive Roof
AAA			3%		0 - 9%
Allstate	10%	15%	5%		15%
Amco					
American Bankers	5%	2%			
American Modern			2%		
AMEX	0 - 35%	7.5%	7.5%		
Amica Mutual	8% - 13%				
Armed Forces					
Balboa	5%		2%		
California Capital	5% -10%	5% -10%			
Centre		5% - 10%			
Century-National		5%		10% - 38%	
Chubb/Federal	10% & 12%			23%	
Clarendon	8% - 13%		2% - 5%	5% - HO3	3%
CSAA		0 - 10%			
Civil Service Employee					
Electric	8% - 13%				
Encompass	8% - 13%				
Farmers	10%	33%	5%		
Fidelity National	10%	5%			
Fireman's Fund	10%				
First American Specialty	13%				
GeoVera				10%	
Grange	3% - 20%	10%	10%	5%	
Hartford	8% - 13%		2%		
Homesite	10%				
Horace Mann					
Kemper Independence	8% - 13%		3%		
Liberty Mutual	8% - 13%	15%			
Merced Mutual		4%			
Mercury					0 - 10%
Metropolitan Direct	1%	1%	1%	1%	1%
Mid-State Mutual	7% - 10%	5% to 10%			5%
Nationwide Mutual					
Oregon Mutual	6% or 10%		see footnotes	see footnotes	
Pacific Property And Casualty		9% - 14%			
Pacific Select					
Pacific Specialty					

### Available Discounts (continued)

Insurance Company	Available Discounts - Part 1				
	Automatic Sprinklers	Claim Free on Renewal	Dead-Bolt Locks	Earthquake Retrofit	Fire Resistive Roof
Safeco	4% - 7%				
State Farm	5% - 10%	0 - 15%			
Sutter		5%	2%		
Tokio Marine	see footnotes			5%	see footnotes
Topa					
Travelers	10%	3% - 5%	2%		
Unigard	8% or 13%	15%	3%	Incl. in EQ rates	5%
USAA	8%	8% - 15%			
Valley	1%	1%	1%	1%	1%
Vesta Fire	13%				5%
Wawanesa			0 - 3%		
Western Mutual					
Workmen's Auto			2%		

Insurance Company	Available Discounts - Part 2				
	Gated Community	Multi-Policy (Auto Policy with Company)	New Home Credits	Non-Smoker Credit	Senior Credits
AAA		10% - 20%	0 - 27%		6%
Allstate		10% - 20%	20% - 25%		10%
Amco			0 - 30%		
American Bankers	5%		20%		
American Modern			8%		
AMEX		5%			
Amica Mutual			2% - 20%		
Armed Forces			0 - 20%		
Balboa			2% - 25%		
California Capital	5%	5%	2% - 25%		5%
Centre	5%		5% - 25%		
Century-National	2%	5%	2% - 20%		
Chubb/Federal	10% & 20%		5% & 12%		
Clarendon	5%		5% - 25%		
CSAA			11% to 32%		10%
Civil Service Employee		10%	20%		5%
Electric		20%	2% - 20%		
Encompass	2%-10%	15%	0 - 28%		

### Available Discounts (continued)

Insurance Company	Available Discounts - Part 2				
	Gated Community	Multi-Policy (Auto Policy with Company)	New Home Credits	Non-Smoker Credit	Senior Credits
Farmers		7%	30%	2%	10%
Fidelity National		2%	10%		
Fireman's Fund	5%		2% - 20%		
First American Specialty		10%	see footnotes		
GeoVera					
Grange	5%	2%	2%	5%	
Hartford		20%	2.8% - 33%		5%
Homesite			25%		10%
Horace Mann		7%	10% -25%		
Kemper Independence		13%	25%		5%
Liberty Mutual	10%	5%	3% - 27%		
Merced Mutual			39%		
Mercury	10%	15%	0 - 20%		
Metropolitan Direct	1%	1%	.8% - .95%	1%	1%
Mid-State Mutual		NA	2% - 20%		
Nationwide Mutual		20%	2% - 15%		
Oregon Mutual		10%	see footnotes		
Pacific Property And Casualty			1% - 47%		
Pacific Select					
Pacific Specialty			21%		
Safeco Insurance Companies		10%	2% - 20%		
State Farm		5%	25 - 25%		
Sutter					
Tokio Marine			see footnotes		
Topa			10%		
Travelers	5%	15%	2% - 25%		
Unigard	3%	15%	2% - 20%		
USAA			2% - 20%		
Valley	1%	1%	0.75%		
Vesta Fire			15% - 25%		
Wawanesa			2% - 10%		10%
Western Mutual	10%		2% - 20%		
Workmen's Auto	10%		18%	2%	5%